

Form ntchrgbk

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-12633-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marie R ST-Phard  
aka Marie R St. Phard, aka Marie R Saint  
Phard, aka Marie R STPhard  
762-764 Stuyvesant Avenue  
Irvington, NJ 07111

Social Security No.:  
xxx-xx-8898

Employer's Tax I.D. No.:

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NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

on 9/22/22 at 10:00 AM

to consider and act upon the following:

**156** – Creditor's Certification of Default (related document:77 Order on Motion For Relief From Stay) filed by Harold N. Kaplan on behalf of VRMTG Asset Trust. Objection deadline is 08/31/2022. (Attachments: # 1 Proposed Order # 2 Certificate of Service # 3 Exhibit) (Kaplan, Harold)

**157** – Certification in Opposition to (related document:156 Creditor's Certification of Default (related document:77 Order on Motion For Relief From Stay) filed by Harold N. Kaplan on behalf of VRMTG Asset Trust. Objection deadline is 08/31/2022. (Attachments: # 1 Proposed Order # 2 Certificate of Service # 3 Exhibit) filed by Creditor VRMTG Asset Trust) filed by Herbert B. Raymond on behalf of Marie R ST-Phard. (Raymond, Herbert)

Dated: 9/1/22

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Marie R ST-Phard  
Debtor

Case No. 17-12633-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Sep 01, 2022

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2022:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>  |
|-----------------|--|
| db              | Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111   |
| cr              | + DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| lm              | + Ditech Financial, LLC., 1100 Virginia Drive, Ste 100A, Fort Washington, PA 19034-3277                          |

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b> | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|-----------------------------------|----------------------|--|
| cr              | + Email/Text: RASEBN@raslg.com    | Sep 01 2022 20:58:00 | VRMTG Asset Trust, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2022 at the address(es) listed below:

| <b>Name</b>       | <b>Email Address</b>   |
|-------------------|--|
| Brian C. Nicholas | on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com |
| Denise E. Carlon  | on behalf of Creditor VRMTG Asset Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com      |
| Denise E. Carlon  |  |

District/off: 0312-2

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Date Rcvd: Sep 01, 2022

Form ID: ntchrgbk

Total Noticed: 4

on behalf of Loss Mitigation Ditech Financial LLC. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Harold N. Kaplan

on behalf of Creditor VRMTG Asset Trust hkaplan@rasnj.com informationathnk@aol.com

Herbert B. Raymond

on behalf of Debtor Marie R ST-Phard herbertraymond@gmail.com  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.ra  
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Kevin Gordon McDonald

on behalf of Creditor VRMTG Asset Trust kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Shauna M Deluca

on behalf of Creditor VRMTG Asset Trust sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor VRMTG Asset Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 10